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X1 is a prime neobank centered around a credit card

\$2.4T

Consumer Credit Card Spend

6% Subprime

94% Prime



Credit Card-Led *Prime* Neobanks

X1

\$1.7T

Consumer Debit Card Spend

30% Subprime

70% Prime



Debit Card Led *Subprime* Neobanks

chime

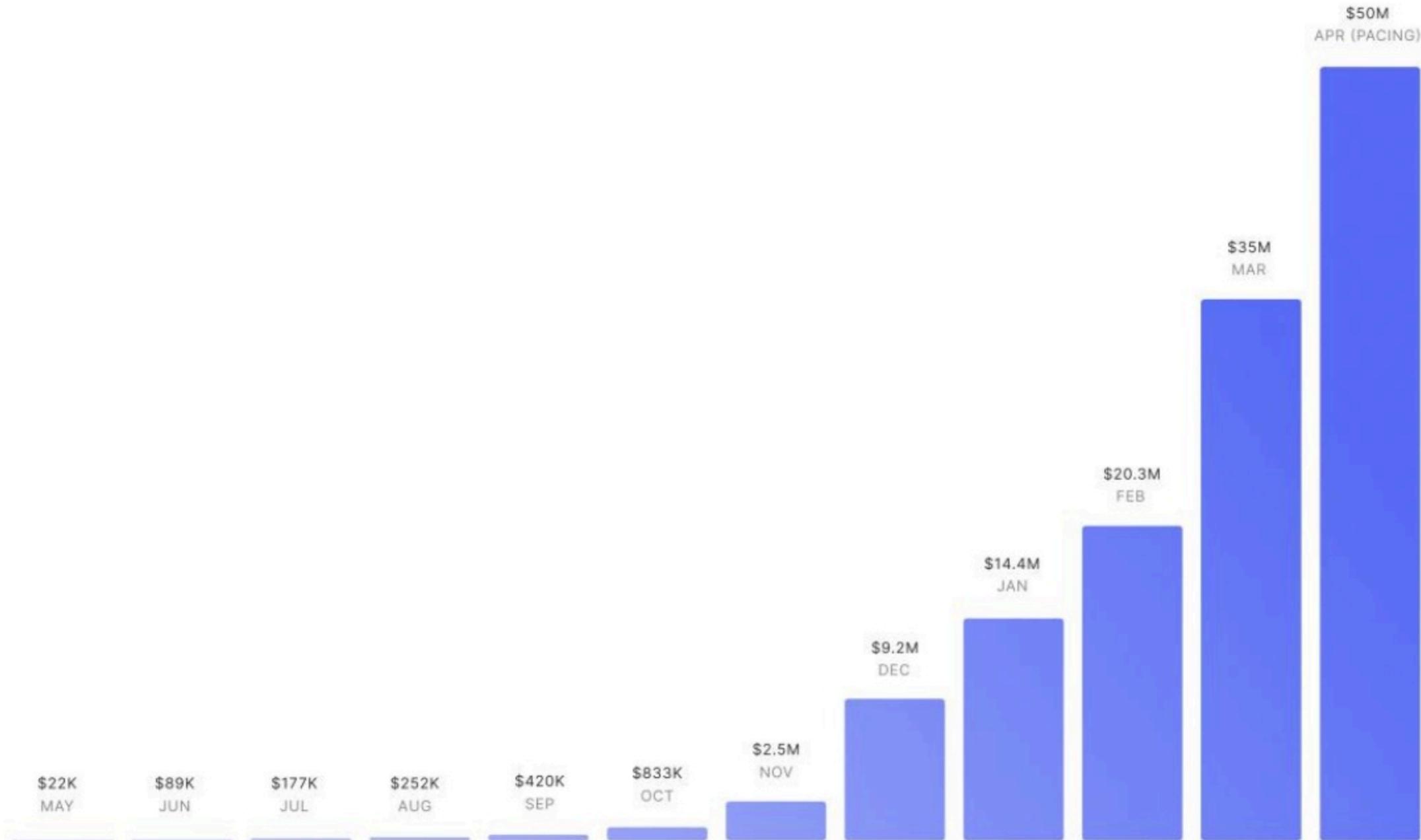
Cash App

Dave

MoneyLion

Current

# \$800K to \$50M monthly purchase volume in 6 months



**\$15M**

Annualized Revenue



Card is HERE... Finally!

Oct 21, 2021

2K DISLIKE SHARE THANKS CLIP SAVE

ve Hanson / Hey there, Dave here.

2K subscribers

SUBSCRIBE

been waiting FOREVER for this card! No annual fee and up to 4% back makes this my new "everything else" card.

Skip the waitlist! Watch the video for a special code. <https://x1creditcard.com>

OW MORE



al Card. #x1 #x1card #fintech

SHARE CLIP SAVE

SUBSCRIBE

he 17 g of stainless steel card.

### X1 Visa Credit Card Fan Group

Private group · 3.8K members

Join group

Nick Laffoon @Nick2swol\_

I just got this new credit card called the X1 credit card by visa , it could be the best credit card of all time

11:47 AM · Mar 1, 2022 · Twitter for iPhone



Wow! Unbelievably smooth experience.

★★★★★

I'm not one to write reviews, but these people deserve some recognition. Every detail of my experience so far with this app and company has been unbelievably smooth. It's been so smooth I'm kind of still waiting for the ball to drop. Like, their app has to be a catch. Applying is smooth. The card shipment was quick and smooth. The app setup is crazy slick. Setting up auto payment is simple, fast, and for the first time ever for me, you even have options about how often you want to pay (and you even get rewarded). They've left no stone unturned. A and it show

# Resonating with mainstream consumers



App Store Google Play

12:50 Slack

#X1creditcard

Beautiful-Lecture454 · 126d · reddit

Woohoo! This thing is solid



What more could you ask for... Feb 27

★★★★★ OTR all 48

Lower APR's, Higher credit limits, Higher points earnings and rewards than other cards, what more could you in a credit card. It's quickly become favorite card.

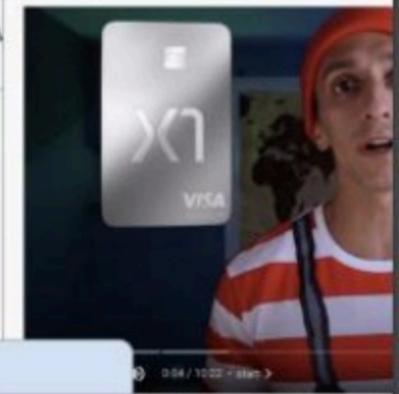
Mark Rabette

★★★★★ February 18, 2022

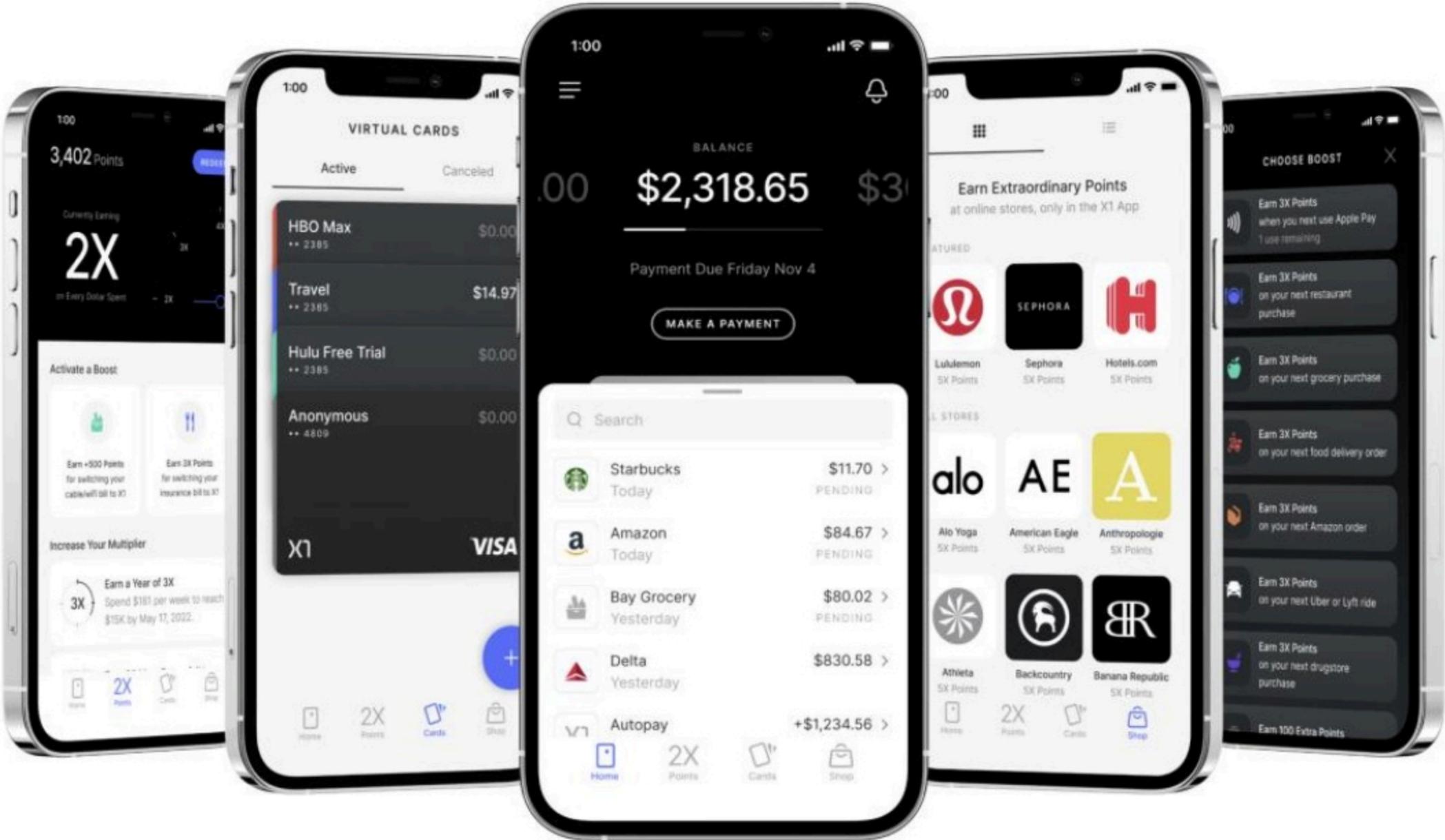
So far the experience is exceptional. Applying and app usage is very intuitive. Boosts are an added touch which gives you the ability to increase your reward multiplier for specific purchases such as Amazon, apple pay, android pay, restaurant purchase

reddit X1CREDITCARD hot new rising controversial top gilded

- r/X1creditcard Lounge (self.X1creditcard) submitted 1 year ago by hawkery38 · announcement 274 comments share save hide give award report crosspost
- 3 Invites to share - DM Me! (self.X1creditcard) submitted 34 minutes ago by stealers1080 comment share save hide give award report crosspost
- Additional cardholders now available (self.X1creditcard) submitted an hour ago by BreadzForTheWeak comment share save hide give award report crosspost
- Anyone Need An X1 Invite? DM Me! (self.X1creditcard) submitted 5 hours ago by MichaelMidnight comment share save hide give award report crosspost
- Invite code needed (self.X1creditcard) submitted 1 day ago by OpenAbbreviations118 3 comments share save hide give award report crosspost
- Extra Points over \$15k? (self.X1creditcard) submitted 2 days ago by frombecontourbon 4 comments share save hide give award report crosspost
- Anyone need a referral to get a x1card? (self.X1creditcard) submitted 1 day ago by brandob09 5 comments share save hide give award report crosspost
- Invite code (self.X1creditcard) submitted 2 days ago by Department049824 2 comments share save hide give award report crosspost
- Does anyone have an X1 credit card code I can maybe have? Thanks!



# A consumer product, not just a finance product

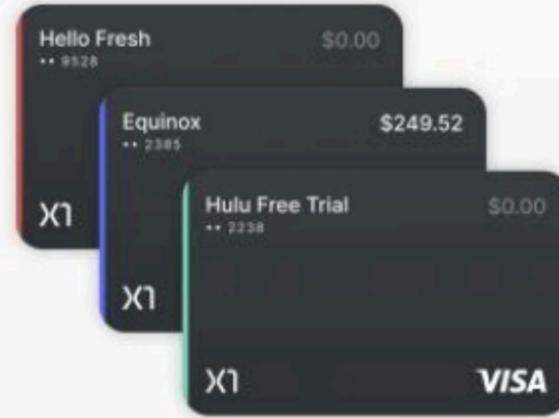


90% of cardholders use the app monthly



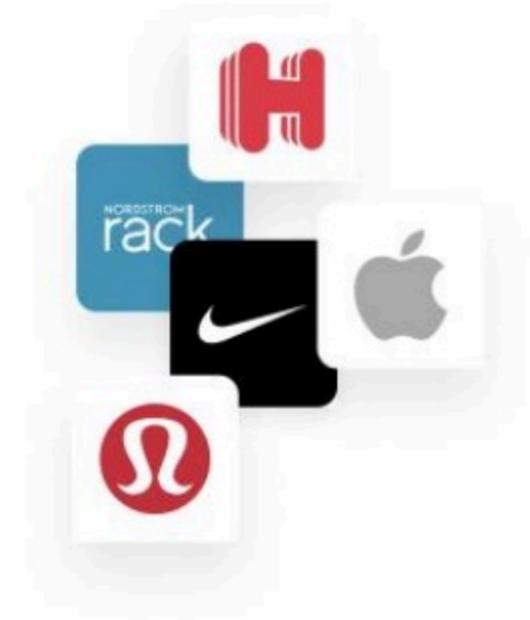
21%

Purchases via  
Apple & Google Pay



10%

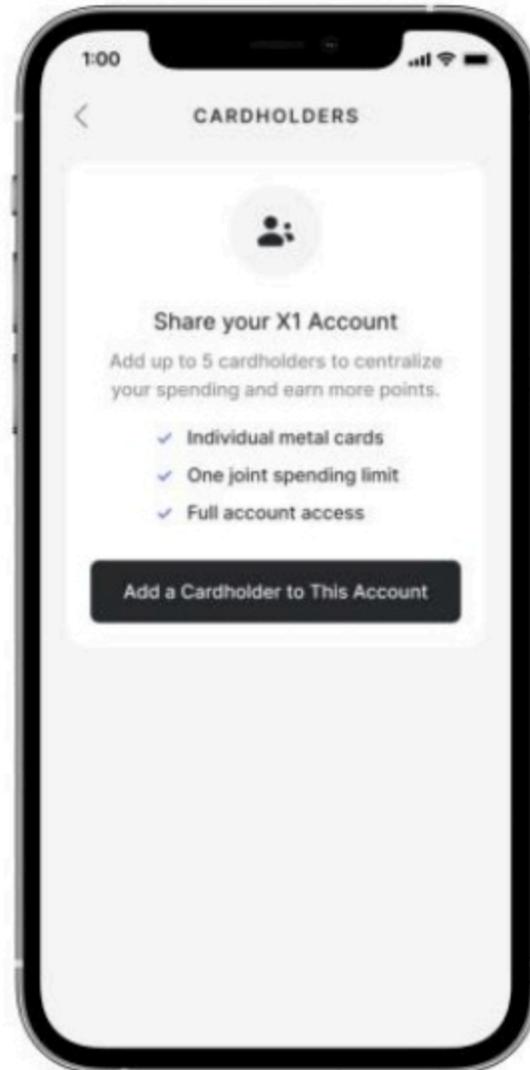
Purchase volume  
on Virtual Cards



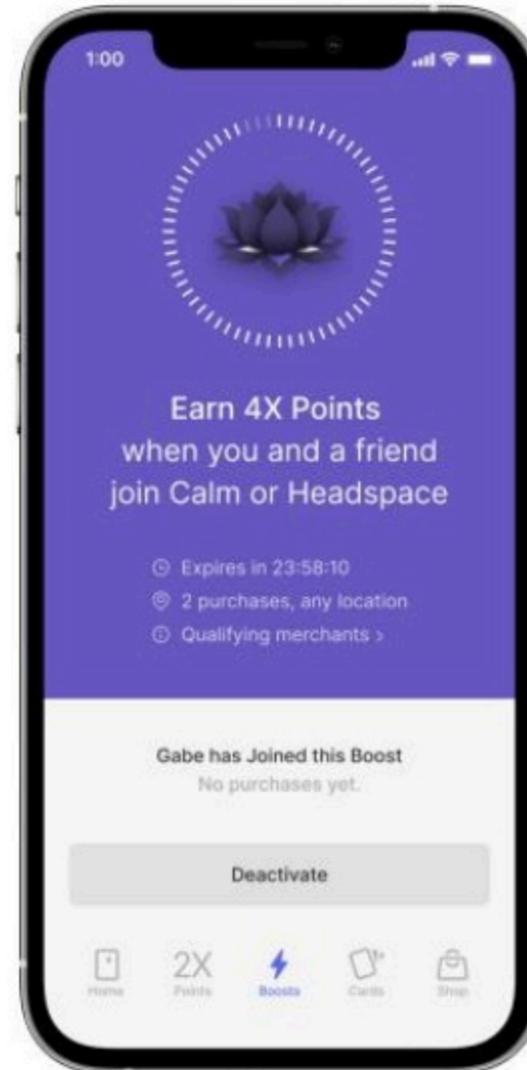
\$500K+

GMV through  
in-app shopping

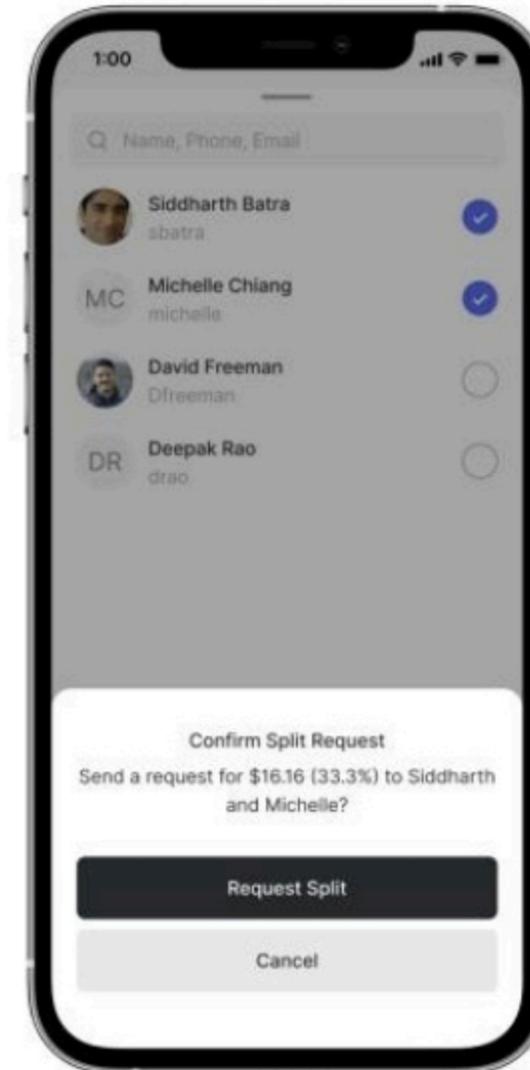
# Social features that drive network effects



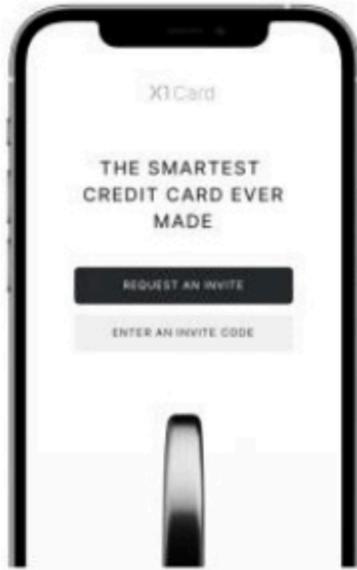
WITHIN HOUSEHOLDS



AMONG FRIENDS

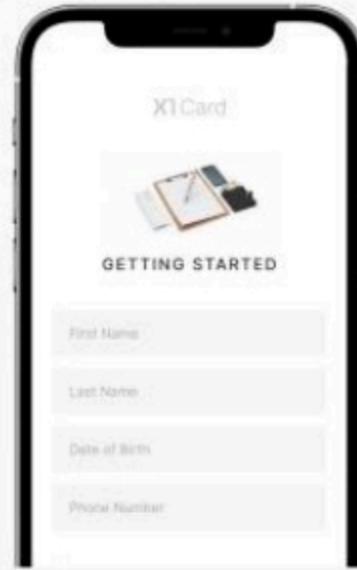


# 100% organic growth through word-of-mouth and earned media



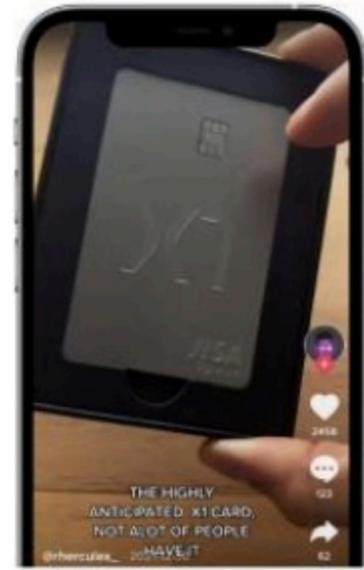
1.25M

Unique Website Visitors



500K

Waitlist Signups



\$0

In Paid Marketing

# Founders



**Deepak Rao**  
COFOUNDER



**Siddharth Batra**  
COFOUNDER

# Investors



**David Sacks**  
CRAFT VENTURES



**Michael Dearing**  
HARRISON METAL



**Kevin Thau**  
SPARK CAPITAL



**Max Levchin**  
AFFIRM CEO



**Aaron Levie**  
BOX CEO



**Othman Laraki**  
COLOR CEO



**Jeremy Stoppelman**  
YELP CEO



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